

**Information to identify the case:**

Debtor 1	Terry DuBois	Social Security number or ITIN xxx-xx-2371
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>19-24263-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry DuBois

11/5/24

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Terry DuBois  
Debtor

Case No. 19-24263-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 05, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 60

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2024:**

Recip ID	Recipient Name and Address
db	+ Terry DuBois, 248 South 20th Street, Newark, NJ 07103-1325
cr	+ Jersey Central Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
cr	State of New Jersey, Dept of Human Services, PO Box 716, Trenton, NJ 08625-0716
518366709	+ City of Newark, Department of Water/Sewer, 920 Broad Street, Room B-31F, Newark, NJ 07102-2663
518411404	+ Debbie B. Dubois, c/o Essex County Child Support, P.O. Bo 372, Newark, NJ 07101-0372
518411178	+ Essex County Child Support, PO Box 372, Newark, NJ 07101-0372
518411179	+ Essex Neurological Associates, c/c David B Watner, Esq., 1129 Bloomfield Avenue #208, Caldwell, NJ 07006-7123
518410447	+ Jersey Central Federal Credit Union, PO Box 661, Cranford, NJ 07016-0661
518411180	+ Katarzyna & Pierre Nicholas, 244 6th Avenue C257, New York, NY 10014
518411406	+ Katarzyna & Pierre Nicholas, 244 5th Avenue C257, New York, NY 10001-7604
518366731	Local 819 Federal Credit Union, 180 Brookside Avenue, Irvington, NJ 07111
518366738	+ MTA Bridges & Tunnels, P.O. Box 15187, Albany, NY 12212-5187
518366739	New York City Department of Finance, Parking Violations, Church Street Station, P.O. Box 3620, New York, NY 10008-3620
518462797	+ New York Thruway Authority, 200 Southern Blvd, Albany, NY 12209-2098
518411405	+ Office of Child Support, Department of Human Services, P.O. Box 716, Trenton, NJ 08625-0716

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: notices@bkservicing.com	Nov 05 2024 20:37:00	Mercedez-Benz Financial Services USA LLC f/k/a DCF, c/o BK Servicing LLC, PO Box 131265, Roseville, MN 55113-0011
518420977	Email/Text: notices@bkservicing.com	Nov 05 2024 20:37:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
519349881	+ Email/Text: PEGUEROA@CI.NEWARK.NJ.US	Nov 05 2024 20:37:00	City of Newark, Department of Water and Sewer Utilities, C/O Law Department, 920 Broad Street, Room 316, Newark, NJ 07102-2609
518366711	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 05 2024 20:36:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
518366710	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 05 2024 20:36:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518366712	+ EDI: CCS.COM	Nov 06 2024 01:29:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518366713	+ EDI: CCS.COM		

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518366714	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 06 2024 01:29:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518366715	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 05 2024 20:39:53	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518366718	Email/Text: bankruptcycourts@equifax.com	Nov 05 2024 20:39:59	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
518366720	^ MEBN	Nov 05 2024 20:37:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
518366716	+ Email/Text: bankruptcydepartment@tsico.com	Nov 05 2024 20:32:44	EZ Pass, P.O. Box 52005, Newark, NJ 07101-8205
518366717	+ Email/Text: bankruptcydepartment@tsico.com	Nov 05 2024 20:38:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
518411403	+ Email/Text: watnerlaw@gmail.com	Nov 05 2024 20:38:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
518366719	^ MEBN	Nov 05 2024 20:37:00	Essex Neurological Associates, c/o David B. Watner, Esq., 1129 Bloomfield Avenue #208, Caldwell, NJ 07006-7123
518366722	+ Email/Text: bankruptcy@fco.com	Nov 05 2024 20:32:05	Experian, P.O. Box 2002, Allen, TX 75013-2002
518366721	+ Email/Text: bankruptcy@fco.com	Nov 05 2024 20:37:00	Fair Collections & Outsourcing, 12304 Baltimore Ave, Beltsville, MD 20705-1314
518366725	+ EDI: AMINFOFP.COM	Nov 06 2024 01:29:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept, 12304 Baltimore Ave Suite #E, Beltsville, MD 20705-1314
518366723	+ EDI: AMINFOFP.COM	Nov 06 2024 01:29:00	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518366727	EDI: IRS.COM	Nov 06 2024 01:29:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518366728	+ Email/Text: rmcdowell@slgcollect.com	Nov 05 2024 20:37:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
518372521	Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2024 20:37:00	Jersey Central Fcu, c/o Saldutti Law Group, 1040 Kings Highway N, Ste 100, Cherry Hill, NJ 08034-1925
518366733	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2024 20:50:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518366732	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2024 20:39:26	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
518490963	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 05 2024 20:39:03	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518366729	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 05 2024 20:37:00	Lakeview Loan Servicing, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518366730	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 05 2024 20:37:00	Loan Care Servicing, Attn: Consumer Solutions, Po Box 8068, Virginia Beach, VA 23450-8068
518366734	+ EDI: MERCEDES	Nov 06 2024 01:29:00	Loan Care Servicing, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518366735	+ EDI: MERCEDES	Nov 06 2024 01:29:00	Mercedes-Benz Financial Services, Attn: Bankruptcy Dept, Po Box 685, Roanoke, TX 76262-0685
519930760	+ EDI: AISMIDFIRST	Nov 06 2024 01:29:00	Mercedes-Benz Financial Services, P.O. Box 961, Roanoke, TX 76262-0961
		Nov 06 2024 01:29:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy

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			Department 73118-6051
519930759	+ EDI: AISMIDFIRST	Nov 06 2024 01:29:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518366737	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 05 2024 20:37:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
518366736	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 05 2024 20:37:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518482245	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Nov 05 2024 20:36:00	NJ Turnpike Authority, Mark Schneider , Esq., 1 Turnpike Plaza, POB 5042, Woodbridge, NJ 07095
518366740	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Nov 05 2024 20:36:00	NJ Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650
519630301	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 05 2024 20:38:00	NYS Dept.of Taxation & Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
518423720	Email/Text: perituspendrick@peritusservices.com	Nov 05 2024 20:36:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518433943	+ EDI: JEFFERSONCAP.COM	Nov 06 2024 01:29:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518366742	+ Email/Text: bankruptcy@sw-credit.com	Nov 05 2024 20:37:00	Southwest Credit Systems, 4120 International Pkwy, Carrollton, TX 75007-1958
518366741	+ Email/Text: bankruptcy@sw-credit.com	Nov 05 2024 20:37:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
518366743	^ MEBN	Nov 05 2024 20:31:51	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
518366745	+ Email/Text: webadmin@vhllc.co	Nov 05 2024 20:38:00	Vance & Huffman Llc, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577
518366744	+ Email/Text: webadmin@vhllc.co	Nov 05 2024 20:38:00	Vance & Huffman Llc, Attn: Bankruptcy, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518411177		Debbie B Dubois, Unknown Address
cr	*P++	BK SERVICING LLC, PO BOX 131265, ROSEVILLE MN 55113-0011, address filed with court:, Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518366726	*+	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518366724	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC, by LoanCare, LLC as Agent under Limited POA nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor LakeView Loan Servicing LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
David G. Beslow	on behalf of Debtor Terry DuBois yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor LakeView Loan Servicing LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Mark Goldman	on behalf of Debtor Terry DuBois yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Melissa S DiCerbo	on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca K. McDowell	on behalf of Creditor Jersey Central Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13